

Information to identify the case:					
Debtor 1: <b>Bernice Yvonne Mendoza</b>			Social Security number or ITIN: xxx-xx-9227 EIN: _____		
First Name Middle Name Last Name					
Debtor 2: (Spouse, if filing) First Name Middle Name Last Name			Social Security number or ITIN: _____ EIN: _____		
United States Bankruptcy Court: Western District of Virginia			Date case filed for chapter: 13 9/7/23		
Case number: 23-50418					

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Bernice Yvonne Mendoza	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	1277 Old Richmond Circle Harrisonburg, VA 22802	
<b>4. Debtor's attorney</b> Name and address	Roland S. Carlton Jr. Carlton Legal Services, PLC 118 MacFarly Place Staunton, VA 24401	Contact phone (540)213-0547 Email: rcarlton@carltonlegalservices.com
<b>5. Bankruptcy trustee</b> Name and address	Angela M. Scolforo (499275) Office of the Chapter 13 Trustee 123 East Main Street Suite 310 Charlottesville, VA 22902	Contact phone 434-817-9913 Email: ascolforo@cvillech13.net
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	Harrisonburg Division 116 N Main St, Room 223 Harrisonburg, VA 22802	Hours open: 8:00 a.m. – 4:30 p.m. Contact phone 540-434-8327 Date: 9/7/23

For more information, see page 2 >

Debtor Bernice Yvonne Mendoza

Case number 23-50418

<b>7. Meeting of creditors</b>	<b>October 3, 2023 at 11:00 AM</b>	<b>Location:</b>
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Zoom video meeting. Go to <a href="https://zoom.us/join">zoom.us/join</a>, enter Meeting ID 521 328 9393, and Passcode 0411151273, OR call 1 (540) 952-9916</b>  <u>For additional meeting information go to <a href="https://www.justice.gov/ust/moc">https://www.justice.gov/ust/moc</a>.</u>
<b>8. Deadlines</b>	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>  <b>You must file:</b> <ul style="list-style-type: none"><li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li><li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li></ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b>  <b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 12/4/23</b>  <b>Filing deadline: 11/16/23</b>  <b>Filing deadline: 3/5/24</b>
<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
<b>9. Filing of plan</b>	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>10. Creditors with a foreign address</b>	The debtor has not filed a plan as of this date. The hearing on confirmation will be held on: <b>10/26/23 at 09:30 AM</b> , Location: <b>Video Conference before Judge Connolly. All parties connect using video conference instructions posted on the court website.</b>	
<b>11. Filing a chapter 13 bankruptcy case</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>13. Discharge of debts</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.		

United States Bankruptcy Court  
Western District of Virginia

In re:  
Bernice Yvonne Mendoza  
Debtor

Case No. 23-50418-rbc  
Chapter 13

District/off: 0423-5  
Date Rcvd: Sep 07, 2023

User: admin  
Form ID: 309I

Page 1 of 2  
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 09, 2023:**

Recip ID	Recipient Name and Address
db	+ Bernice Yvonne Mendoza, 1277 Old Richmond Circle, Harrisonburg, VA 22802-4649
tr	+ Angela M. Scolforo (499275), Office of the Chapter 13 Trustee, 123 East Main Street, Suite 310, Charlottesville, VA 22902-6800
5181216	City of Harrisonburg - Treasurer, P.O. Box 1007, Harrisonburg, VA 22803-1007
5181220	++ JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999 address filed with court; Jefferson Capital Systems LLC, P.O. Box 7999, Saint Cloud, MN 56302-9617
5181222	+ Lendmark Mortgage & Financial, 1866-B East Market Street, Harrisonburg, VA 22801-5111
5181227	+ Rockingham County District Court, 53 Court Square, Suite 132, Harrisonburg, VA 22801-3700
5181228	+ Sentara Healthcare, Business Office, 824 N. Military Hwy #100, Norfolk, VA 23502-3652
5181230	+ The Bureaus, 650 Dundee Road, Ste. 370, Northbrook, IL 60062-2757

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: rearlton@carltonlegalservices.com	Sep 07 2023 20:32:00	Roland S. Carlton, Jr., Carlton Legal Services, PLC, 118 MacTally Place, Staunton, VA 24401
tr	^ MEBN	Sep 07 2023 20:31:15	Angela M. Scolforo (499275), Office of the Chapter 13 Trustee, 123 East Main Street, Suite 310, Charlottesville, VA 22902-6800
5181217	Email/Text: bankruptcy@credcontrol.com	Sep 07 2023 20:32:00	Credit Control Corp., P.O. Box 120568, Newport News, VA 23612
5181215	+ EDI: CAPITALONE.COM	Sep 08 2023 00:33:00	Capital One, Bankruptcy Department, P.O. Box 30285, Salt Lake City, UT 84130-0285
5181218	+ Email/PDF: creditonebknotifications@resurgent.com	Sep 07 2023 20:38:39	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
5181219	Email/Text: Bankruptcy@FMAAlliance.com	Sep 07 2023 20:32:00	FMA Alliance, 12339 Cutten Road, Houston, TX 77066
5181220	EDI: JEFFERSONCAP.COM	Sep 08 2023 00:33:00	Jefferson Capital Systems LLC, P.O. Box 7999, Saint Cloud, MN 56302-9617
5181221	Email/Text: kramble@lendmarkfinancial.com	Sep 07 2023 20:32:00	Lendmark Financial Services, LLC, Bankruptcy Department, 2118 Usher Street, Covington, GA 30014
5181223	+ Email/PDF: resurgentbknotifications@resurgent.com	Sep 07 2023 20:38:38	LVNV Funding, PO Box 10497, Greenville, SC 29603-0497
5181224	EDI: AGFINANCE.COM	Sep 08 2023 00:33:00	OneMain Financial, Bankruptcy Department, PO Box 6042, Sioux Falls, SD 57117-6042
5181225	+ Email/Text: ngisupport@radiusgs.com	Sep 07 2023 20:32:00	Radius Global Solutions, LLC, P.O. Box 390905, Minneapolis, MN 55439-0905
5181226	Email/PDF: resurgentbknotifications@resurgent.com		

District/off: 0423-5

Date Rcvd: Sep 07, 2023

User: admin

Form ID: 309I

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Total Noticed: 20

5181229

+ Email/Text: BCCCSUBANKRUPTCYEMAIL@sentara.com

Sep 07 2023 20:38:47

Resurgent Capital Services, P.O. Box 10587,  
Greenville, SC 29603-0587

5181230

+ EDI: Q3GTBI

Sep 07 2023 20:32:00

Sentara RMH Medical Center, Atten: Business  
Office, 2010 Health Campus Drive, Harrisonburg,  
VA 22801-8679

5181231

+ EDI: LCIUPSTART

Sep 08 2023 00:33:00

The Bureaus, 650 Dundee Road, Ste. 370,  
Northbrook, IL 60062-2757

Sep 08 2023 00:33:00

Upstart Network, Inc., Operations Dept., PO Box  
1503, San Carlos, CA 94070-7503

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 09, 2023

Signature: /s/Gustava Winters